

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

DANYELLE LATRICE SMITH

Debtor(s)

Case No. 15-05531

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Tom Vaughn, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 02/18/2015.
- 2) The plan was confirmed on 06/04/2015.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 08/04/2015.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was dismissed on 03/09/2017.
- 6) Number of months from filing to last payment: 21.
- 7) Number of months case was pending: 26.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$4,944.00
Less amount refunded to debtor	\$0.00

NET RECEIPTS: **\$4,944.00**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$3,509.08
Court Costs	\$0.00
Trustee Expenses & Compensation	\$205.05
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$3,714.13**

Attorney fees paid and disclosed by debtor: \$167.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ADVOCATE TRINITY HOSPITAL	Unsecured	176.45	NA	NA	0.00	0.00
CAPITAL ONE AUTO FINANCE	Unsecured	4,384.00	NA	NA	0.00	0.00
CAPITAL ONE AUTO FINANCE	Secured	10,575.00	14,968.51	829.72	829.72	64.61
CAPITAL ONE NATIONAL ASSOC	Unsecured	337.00	337.96	337.96	0.00	0.00
CAVALRY SPV I LLC	Unsecured	514.00	514.57	514.57	0.00	0.00
Convergent Outsourcing	Unsecured	520.88	NA	NA	0.00	0.00
COOK COUNTY TREASURER	Unsecured	NA	NA	57.24	0.00	0.00
COOK COUNTY TREASURER	Secured	NA	1,011.07	953.83	335.54	0.00
CREDIT ACCEPTANCE CORP	Unsecured	8,207.00	8,654.42	8,654.42	0.00	0.00
DR JACK MORGAN & BARBARA BRC	Unsecured	0.00	NA	NA	0.00	0.00
ECMC	Unsecured	12,760.00	71,106.70	71,106.70	0.00	0.00
FIRST PREMIER BANK	Unsecured	465.00	NA	NA	0.00	0.00
IC SYSTEMS	Unsecured	76.00	NA	NA	0.00	0.00
IL DEPT OF REVENUE	Priority	NA	0.00	0.00	0.00	0.00
INTERNAL REVENUE SERVICE	Unsecured	NA	480.31	480.31	0.00	0.00
INTERNAL REVENUE SERVICE	Priority	3,064.59	2,439.77	2,439.77	0.00	0.00
LENDUP PAYDAY LOAN AGREEMEN	Unsecured	250.00	NA	NA	0.00	0.00
NAVIENT	Unsecured	19,423.00	NA	NA	0.00	0.00
NAVIENT	Unsecured	17,136.00	NA	NA	0.00	0.00
NAVIENT	Unsecured	10,154.00	NA	NA	0.00	0.00
PEOPLES GAS LIGHT & COKE CO	Unsecured	309.00	841.73	841.73	0.00	0.00
Sears/Cbna	Unsecured	2,151.00	NA	NA	0.00	0.00
ST ALEXUIS MEDICAL CENTER	Unsecured	75.00	NA	NA	0.00	0.00
Stellar Recovery Inc	Unsecured	416.00	NA	NA	0.00	0.00
US DEPT OF ED GREAT LAKES	Unsecured	10,154.00	12,830.69	12,830.69	0.00	0.00
US Dept of Education	Unsecured	0.00	NA	NA	0.00	0.00
USA FUNDS	Unsecured	71,083.00	56,934.70	56,934.70	0.00	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$829.72	\$829.72	\$64.61
All Other Secured	\$953.83	\$335.54	\$0.00
TOTAL SECURED:	\$1,783.55	\$1,165.26	\$64.61
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$2,439.77	\$0.00	\$0.00
TOTAL PRIORITY:	\$2,439.77	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$151,758.32	\$0.00	\$0.00

Disbursements:	
Expenses of Administration	<u>\$3,714.13</u>
Disbursements to Creditors	<u>\$1,229.87</u>
TOTAL DISBURSEMENTS :	<u>\$4,944.00</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 04/19/2017

By: /s/ Tom Vaughn

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.